

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joseph Michael Klingler  
Jaime Lynn Klingler  
Debtors

Case No. 21-02240-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 06, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2025:**

Recip ID	Recipient Name and Address
db/jdb	Joseph Michael Klingler, Jaime Lynn Klingler, 874 Orrtanna Rd, Orrtanna, PA 17353-9748
5441017	Adams County Tax Claim Bureau, 117 Baltimore St, Gettysburg, PA 17325-2313
5441016	Adams County Tax Claim Bureau, 117 Baltimore St Rm 202, Gettysburg, PA 17325-2313
5441023	Chambersburg Imaging Associates PC, 144 S 8th St Ste 108, Chambersburg, PA 17201-2752
5441026	+ Gettysburg Hospital, 147 Gettys St, Gettysburg, PA 17325-2536
5441014	Klingler Jaime Lynn, 874 Orrtanna Rd, Orrtanna, PA 17353-9748
5441013	Klingler Joseph Michael, 874 Orrtanna Rd, Orrtanna, PA 17353-9748
5441027	Lauren C Cullison Tax Collector, 2275 Mummasburg Rd, Gettysburg, PA 17325-7421
5441030	+ Wellspan Health, PO Box 645734, Cincinnati, OH 45264-5734

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 06 2025 23:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5441018	^ MEBN	Jan 06 2025 18:35:17	AES, PO Box 65093, Baltimore, MD 21264-5093
5441019	Email/Text: ebn@americollect.com	Jan 06 2025 18:39:00	Americollect, PO Box 1566, Manitowoc, WI 54221-1566
5441021	^ MEBN	Jan 06 2025 18:35:14	Capital One, c/o Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279
5441020	^ MEBN	Jan 06 2025 18:35:23	Capital One, c/o Ratchford Law Group, 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161
5441022	^ MEBN	Jan 06 2025 18:35:23	Capital One Bank, c/o Ratchford Law Group, 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161
5443132	EDI: CAPITALONE.COM	Jan 06 2025 23:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5451778	+ Email/Text: bankruptcydesk@colonialsavings.com	Jan 06 2025 18:39:00	Colonial Savings, Mortgage Services, P.O. Box 2988, Fort Worth, TX 76113-2988
5441024	Email/Text: bankruptcydesk@colonialsavings.com	Jan 06 2025 18:39:00	Colonial Savings, PO Box 2988, Fort Worth, TX 76113-2988
5441025	^ MEBN	Jan 06 2025 18:35:11	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
5441303	^ MEBN	Jan 06 2025 18:35:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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5441029	EDI: WFFC2	Jan 06 2025 23:39:00	Wells Fargo, PO Box 17900, Denver, CO 80217-0900
5441028	EDI: WFFC	Jan 06 2025 23:40:00	Wells Fargo, PO Box 14529, Des Moines, IA 50306-3529
5444564	+ EDI: WFFC2	Jan 06 2025 23:39:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, nc 27605-1000
5442329	+ EDI: WFFC2	Jan 06 2025 23:39:00	Wells Fargo Bank, N.A., Default Document Processing, P.O. Box 1629 N9286-01Y, Minneapolis, MN 55440-1629

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5441015		James P Sheppard Esquire, Removed per Entry #33
5451951	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Lisa A Rynard	on behalf of Debtor 1 Joseph Michael Klingler larynard@larynardlaw.com
Lisa A Rynard	on behalf of Debtor 2 Jaime Lynn Klingler larynard@larynardlaw.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1

Joseph Michael Klingler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8854

EIN --

Debtor 2

Jaime Lynn Klingler

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2582

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-02240-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Joseph Michael Klingler  
aka Joseph M. KlinglerJaime Lynn Klingler  
aka Jaime L. Klingler**By the  
court:**1/6/25Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**